

**THE EFFECT OF BRAND IMAGE ON CUSTOMER SATISFACTION
AND LOYALTY INTENTION OF ZOYA COSMETIC**



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ABSTRAK

Penelitian ini membahas hubungan antara manfaat citra merek, kepuasan pelanggan, loyalitas merek. Penelitian bertujuan untuk mengetahui pengaruh citra merek terhadap kepuasan pelanggan dan loyalitas merek. Data di kumpulkan dengan menggunakan survei berbasis kuisioner yang terdiri dari 24 pertanyaan dan di distribusikan ke 70 responded yang terdiri dari konsumen Zoya cosmetics khususnya yang tinggal di Surakarta. Untuk menganalisis data yang diperoleh dari kuisioner, digunakan metode kuantitatif. Temuan menunjukkan bahwa citra merek memiliki dampak signifikan terhadap kepuasan pelanggan dan loyalitas merek. Hasil dari penelitian ini dapat digunakan sebagai referensi penelitian terkait pemasaran diwaktu mendatang, juga dapat digunakan sebagai referensi perusahaan dalam menyusun strategi pemasaran.

Kata Kunci: *Citra Merek, Kepuasan Pelanggan, Loyalitas Merek*

ABSTRACT

This paper explores the relationship between brand image, customer satisfaction and loyalty intention in the context of Zoya cosmetics. This study aims to determine the influence of such dimensions of brand image: functional, symbolic, social, appearance enhance, and experiential on customer satisfaction and loyalty intention in the context of Zoya cosmetics. Data were collected using questionnaire-based survey consisting of 24 questions and distributed to 70 respondents from the consumer of Zoya cosmetics, especially the consumer of Zoya cosmetic who lives in Surakarta city. In order to analyze the data obtained from questionnaires, quantitative methods were employed. The findings discovered that brand image positively related to customer satisfaction and loyalty intention. Finally, the researcher suggest that the findings of this research can be used as reference for the future research in related field, also can be used as reference for the company to build an effective and efficient marketing plan strategy considering the importance of brand image to enhance customer satisfaction and loyalty intention.

Keyword: *Brand Image, Customer Satisfaction, Brand Loyalty.*

1. INTRODUCTION

Brand loyalty is a "marketers' Holy Grail" (Kapferer, 2005) and can be used as an ideal measurement of the development of the company (Bennett and Rundle-Thiele, 2005). A "brand" is an image of an organization, at the same time huge amounts are spent by organizations in order to compete and survive in a competitive market, fulfilling customer demands (Joanna Barrett, Ashley Lye and

Venkateswarlu, 1999). It is very challenging to make an existing brand enter into new product line because for consumers it is not easy to accept the change of the existing image of the brand which has been affirmed by advertising activities. (Joanna Barrett, Ashley Lye and Venkateswarlu, 1999). Based on the report, an industry such as auto service chains, software, brand deposits and credit card industries are earning profit as much as 25-95% because there was 5% increasing of consumer retention. (Reichheld and Etrick, 2003; Reichheld and Asser, 1990). Moreover, those loyal customers are more likely to recommend it to relatives, and influencing their friends and other potential consumers to use the products or services (Schultz, 2005).

Apparently, in this era, companies' pay more attention to the fact that today's consumers prefer to be less loyal (Dekimpe, Steenkamp, Mellens, and beele, 1997; Bennett and undleThiele, 2005; Kapferer, 2005). The strong impact of brand loyalty seems to be declining slightly in particular to some of the major national brands. The situation shows, there is more growing acceptance of the private labels brand in today's market (Howell, 2004; Dekimpe et al., 1997). Furthermore, the current business situation is there is increasing competition and new market entry of new product and services into the marketplace which growing rapidly, that phenomena leads consumers to experience product knowledge in terms of a wider products/services options and customers have better alternatives and opportunities (Ballantyne et al., 2006).

This problem is getting worse by the increasing number of superior substitutes product/services in the market. Mostly, when companies do not have products differentiation, their products will have a similar standard in terms of product quality, price, and performance with their competitors. Rosenberg and Czepiel (1983) argued that "customer loyalty decrease when there is a wide range of similar nationwide product and retailers" (p. 46). In addition, Bennett and Rundle-Thiele (2005) stated that there were two reasons of the declining of brand loyalty. The first, it is because there is an increasing of quality levels of products that have risen to a standard where the effect of brand image quality cannot clearly differentiate the competing brands among the category. Thus, consumers

have potential chance to switch to another brands, since they are no longer considered the quality of substitute brands. Second, it is related to the positioning strategy of the brands. Some brands still position themselves on the basis of quality and risk reduction, which those does not resonate with the consumer in modern era. Brands have different and wider meanings for modern consumers compared to consumers of bygone eras. Brands are no longer perceived as quality and lower risk.

Customer satisfaction has been accepted widely as a very important aspect for marketing managers. It is usually used as a benchmark performance of the companies (Bennet and Rundle – Thiele, 2004). Customer satisfaction is essential to long-term business success, and some researchers have frequently done a research of satisfaction in marketing. Since customer satisfaction has become fundamental determinant of long-term business success, many research on customer satisfaction investigate its impact on consumers' behavioural and attitudinal loyalty (Cooil et al, 2007). The idea of satisfied customers are less price sensitive, less influenced by competitor's attack and loyal to the firm longer than dissatisfied customers are widely accepted (Dimitriades, 2006). Moreover, people generally believed that when customers are satisfied with a certain products or services, they will shows their loyalty behaviour by repurchase and willing to spread positive word of mouth (Taylor, 1998; Bennet and Rundle – Thiele, 2004; Schlutz, 2005). Even though this is the case, Taylor (1988) said that “companies have noticed that they were losing customer even the customers satisfactions toward the company is high.”. It means that, not all satisfied customers become loyal customers.

This study aims to examine the relationships between brand image, customer satisfaction and loyalty intention in the context of Zoya cosmetics. The following section of the paper will describe the theoretical framework of the study, series of hypothesis, and results of the study.

1.1 Literature Review

Jacoby and Chestnut (1978) have distinguished more than 50 operational meanings of brand loyalty, which can be classified behavioural, attitudinal and the

composite methodology in the writing. For the most part, more than 60% (33) of the 53 loyalty measures are behavioural terms found in Jacoby and Chestnut's (1978) work. Behavioral loyalty has been considered as repeat purchase frequency (e.g. Chestnut, 1952) or proportion of purchase (e.g. Cunningham, 1956), whereas attitudinal brand loyalty included "stated reference, commitment or purchase intention of the customers" (Mellens, Dekimpe, and Steenkamp, 1996). However, the majority of these behavioural definitions above are criticized by Oliver (1999), Jacoby and Chestnut (1978) and Day (1969) as risky. Oliver (1999) for example contended that "these definitions suffer from the problem that they recorded what customer did, and none took advantage of the mental importance of dependability" (p. 34). The composite meaning of loyalty accentuated two different approach of loyalty: the behavioural and attitudinal idea, which was at first proposed by Jacoby and Chestnut (1978) and later by Oliver (1997).

1.2 Loyalty Intention

Oliver (1997) characterized customer's loyalty as "a deep commitment to repurchase or patronize a favored product or services consistently on the future, in this manner bringing on redundant same-brand or same brand-set purchasing, despite of situational impacts and marketing endeavors that can possibly causing switching behavior".

Brand loyalty can be operationalized either in term of behavioural, attitudinal or composite approach (Jacoby and Chestnut, 1978). Behavioural loyalty has been considered as the frequency of repurchase (e.g. Cocoa, 1952) or proportion of purchase (e.g. Cunningham, 1956), while attitudinal brand loyalty referred to "stated references, purchase intention of the buyers" (Mellens et al., 1996: p. 513). Furthermore, couple of academicians recommend that utilizing the composite approach (attitudinal and behavioural approach) will give more effective meaning of brand loyalty (Day, 1969; Jacoby and Chestnut, 1978; Dick and Basu, 1994).

The majority of the methodologies previously stated, have been argued by several researchers and have several limitation. Jacoby and Chestnut (1978) contended that the behavioural measures basically represent to the static result of

a dynamic decision process (i.e. exclusively on genuine behaviour). Subsequently, this methodology makes no endeavour to comprehend the factor underlying brand loyalty, purchasing, and deficient to clarify the causative components that decide how and why brand loyalty created or altered (Jacoby and Chestnut, 1978). The attitudinal measures are concerned with buyer sentiments toward the brand and stated expectation, for example, probability to prescribe and probability to repurchase the item (Schiffman and Kanuk, 2004; Jacoby and Chestnut, 1978). Expectation to repurchase can be measured by getting some information about their future aims to repurchase a certain product or services (Jones and Sasser, 1995). Besides, Jones and Sasser (1995: p. 94) proposed that (i) organizations can catch this information (i.e. expectation to repurchase) when they measure satisfaction, making it generally simple to connect intention and satisfaction for scientific purposes, (ii) goal to repurchase can be measured whenever the customer relationship make its particularly valuable in industries with a long repurchase cycle, and (iii) intention to repurchase is a solid pointer of future behaviour.

The whole brand loyalty phenomena cannot be surveyed if the attitudinal loyalty is not stretched out over the action behaviour (Amine, 1988). In connection to loyalty, the linkages amongst attitude and behaviour methodology was observed to be frail (East, et al., 2005). Case in point, (Hennig-Thurau and Khee (1997) demonstrated that those studies that utilized actual behaviour results indicated weak affiliations or negative associations with satisfaction. Taking note of this, the authors will using the attitudinal approach as recommended by Rundle-Thiele and Bennett (2001) in conceptualizing the importance of the subject. Rundle-Thiele and Bennett (2001) suggested that attitudinal loyalty measures ought to be suitable to predict brand loyalty under some conditions: (i) where the business sector is not steady, (ii) where there is an inclination towards sole brands, and (iii) where there is a high contribution and high potential risk.

After all, the issues of loyalty are mostly concerned on how the operationalized of loyalty is. The understanding of how we suppose measure loyalty is very important. Even though there are three approaches that can be used

to measure loyalty such as behavioral, attitudinal, and composite approach, researchers are mostly resorted to attitudinal measurement in terms of intention to repurchase and recommend the product/services to friends or relatives as an indicator of loyalty intention (e.g. Lau & Lee, 1999), (Kandampully&Suhartanto, 2000), and (Chiou et al., 2002).

1.3 Brand Image

As indicated by Hsieh, Pan, and Setiono (2004), "an effective brand image empowers buyers to recognize the needs that the brand satisfies and to separate the brand from its rivals, and therefore improves the probability that buyers will buy the brand" (p. 252). An organization or its product/service which always holds an ideal image by people in general, would pick up a superior position in the business sector, feasible upper hand, and expand market share or performance (Park, Jaworski, and MacInnis, 1986) also, a few observational discoveries have affirmed that a good image (i.e. brand, store/retail) will prompt loyalty (e.g. Koo, 2003; Kandampully and Suhartanto, 2000; Nguyen and LeBlanc, 1998), brand equity (Faircloth, Capella, and Alford, 2001; Biel, 1992; Aaker, 1991; Keller, 1993), purchase behaviour (Hsieh et al., 2004) and brand performance (Roth, 1995).

Reynolds (1965) noticed that "an image is the physiological created and developed by the buyers on the premise of a couple chosen impressions among the surge of the total impressions; it appears through an inventive procedure in which these chosen impressions are expounded, adorned, and requested" (p. 69). Kotler (2001) characterized image as "set of believes, ideas, and impression that a man holds in regards to an item" (p. 273). Then again, Keller (1993) considered brand image as "set of perception about a brand as reflected by brand relationship in customer's memory" (p. 3).

There are several ways conceptualized and operationalized of brand image (Reynolds and Gutman, 1984; Faircloth et al., 2001). It has been measured in term of attributes (i.e. Koo, 2003; Kandampully and Suhartanto, 2000); brand benefits/values (i.e. Hsieh et al., 2004; Bhat and Reddy, 1998); or utilizing

Malhotra's (1981) brand image scale (i.e. Faircloth et al., 2001). Measuring image in view of the above definition help marketers to distinguish the strength and weakness of their brand as well as consumers' perceptions toward their product or services. Zooming into Keller's (1993) conceptualization of brand image, it is viewed as perception about a brand as reflected by the brand association held in customers' memory. Keller proposed that "brand affiliations" contain brand attributes, brand advantages, and overall brand attributes.

To Keller (1993), attributes are "engaging elements that described a product and services – what a buyers thought the product or service is or has and what is included with its purchase or utilization". Attributes can be characterized into product-related-attributes and non-product-related-attributes (i.e. value, packaging or item appearance data, client and utilization symbolism). Product related attributes refer to the ingredients essential for performing the product or services capacity looked for by buyers while non product-related attribute allude to the outer parts of the product or service that related with purchase and consumption. Concerning advantages, these are viewed as "the individual value consumers append to the product or services traits – that is, the thing that buyers think the product or services can accomplish for them" (p. 4).

Keller (1993) depicted that brand image benefits can be grouped into functional, experiential and symbolic benefit, which was initially gotten from the work of Park et al. (1986). Here, the functional benefit is related to the intrinsic benefit of product or services consumption and normally compare to the product related attributes. For example, experiential advantages allude to "what it feels like to utilize the product or services and normally compare to the product related attributes", while typical advantages were connected with the basic requirements for social endorsement or individual expression and external guided self-regard and essentially related to non-product related attributes.

1.4 Customer Satisfaction

Oliver (1997) characterized satisfaction as "the customer's fulfilment reaction. It is a judgment that a product or services feature, or the product or

services itself, gave (or is giving) a pleasurable level of consumption related to fulfilment, including levels of under-or over-fulfilment".

Szymanski and Henard (2001) noticed that past research on customer satisfaction concentrated fundamentally on the impacts of desires, disconfirmation of desires, execution, influence, and value on fulfilment. Expectation of customers toward a products/services has been recognized as an important aspect in past studies on consumer loyalty's (e.g. Churchill and Surprenant, 1982; Oliver, 1980). Customer expectations are pre-trial convictions about a product (Olson and Dover, 1979) that capacity as examination principles or reference focuses against which item execution is judged (Oliver, 1980; Bearden and Teel, 1983). The hope disconfirmation worldview recommends that purchasers are fulfilled when the item perform superior to anything expected (positive disconfirmation), disappointed when consumers' desires surpassed real item performance (negative disconfirmation), and unbiased fulfilment when the item execution matches desires (zero disconfirmation/affirmation) (Oliver, 1980; Churchill and Surprenant, 1982; Oliver and Sarbo, 1988).

Several researchers have investigated different types of alternatives comparison standards alongside expectation, for example, experience-based norms (Woodruff, Cadotte, and Jenkins, 1983; Cadotte, Woodruff, and Jenkins, 1987); equity theory (Oliver and Swan, 1989; Tse and Wilton, 1988); wants (Spreng and Olshavsky, 1993), and perfect performance (Tse and Wilton, 1988). These previously stated correlation norms have been tried exactly in consumer loyalty's/disappointment research.

Aside from those comparative standard as antecedents of satisfaction, different scientists have investigated with a couple of potential indicators of satisfaction, for example, the quality of product and services (e.g. Chiou, Droge, and Hanvani Chi, 2002); perceived value (e.g. Yang and Peterson, 2004); service hospitality experiences design (e.g. Pullman and Gross, 2004); purchaser relationship advantages (e.g. Reynolds and Beatty, 1999); and retail/store image (Koo, 2003; Bloemer and Ruyter, 1998).

For this study, the satisfaction reaction will be reflected towards the level of affection for the brand which is in accordance with the recommendations by Jacoby and Chestnut (1978) and Oliver (1997, 1999). Oliver (1999) noticed that customer at the affective stage would build up positive attitude towards the brand or loving the brand as a result of satisfactory repetitive usage over the long run.

1.5 Brand Image and loyalty Intention

Some valid evidence proved that advantages/value of brand image was positively identified with loyalty/repurchase intention. Vazquez-Carrasco and Foxall (2006) in their investigations found that relation benefits which consisted of social, confidence and special treatment benefit have a direct influence on passive loyalty. Regarding to buyer sales representative relationship, Reynolds and Beatty (1999) found that when customer saw higher social advantages, they were more loyal with the salesman. Tsai (2005) likewise found that symbolic, affective and trade off value as an indicator of "brand purchase value" was positively related to intention to repurchase. The above finding were additionally supported by Bhat and Reddy (1998) who proposed that there was a need to survey the connection between brand functionally/prestige/personality expression, and popular dependent variables, for example, brand attitudes, purchase intention and purchase behaviour. In this context, we developed hypothesis as follow:

H1: There is positive and significant impact of brand image benefits into loyalty intention

1.6 Brand Image and Customer Satisfaction

Na, Marshall, and Keller (1999) argued that "image cannot be measured by attribute measurements alone but must include measurements of consumers' perceptions of the value and benefits attainable from using the brand" (p. 171). This indicated the importance of examining the effect of image based benefits on consumer's satisfaction. However, studies examining the impact of "benefits" that customer received from interpersonal relationships and "benefits" derived from shopping purchase experience on customer's satisfaction exist.

For example, Reynolds and Beatty (1999) found that customers were more satisfied with the salesperson when he/she perceived high social and functional benefits happen. In addition, Carpenter and Fairhurst (2005) identified two types of shopping benefits as desired by consumers: utilitarian and hedonic benefits in the retail branded purchasing context. They found that both utilitarian and hedonic benefits have a positive effect on customer's satisfaction. This leads to the following hypothesis:

H2: There is positive and significant impact of brand image into customer satisfaction

1.7 Customer Satisfaction and Loyalty Intention

Several studies have verified that consumer's satisfaction has positively influenced loyalty (e.g. Ismail, Hasnah, Ibrahim, and Isa, 2006; Da Silva and Syed Alwi, 2006; Anderson and Sullivan, 1993; Chiou et al., 2002; Bloemer and Ruyter, 1998; Yang and Peterson, 2004). When consumers are satisfied with the product/brand, they are more likely to recommend the product to others, less likely to switch to other alternative brand, and are likely to repeat purchase (Bennett and Rundle-Thiele, 2004). Empirical evidence in retail/store image studies confirmed that satisfaction has strongly influenced loyalty intention such as intention to recommend (e.g. Nguyen and LeBlanc, 1998; Kandampully and Suhartanto, 2000), intention to repurchase (Kandampully and Suhartanto, 2000) and intention to revisit the store (e.g. Bloemer and Ruyter, 1998). This leads to the following hypothesis:

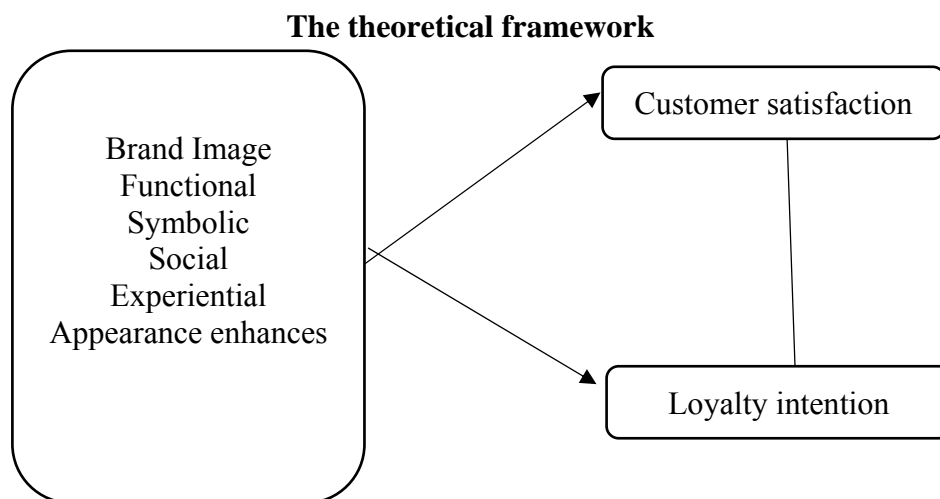
H3: There is positive and significant impact of customer satisfaction into loyalty intention

1.8 Customer Satisfaction as Mediating Variable

Satisfaction has been considered to be used as a mediator between brand image and loyalty (e.g. Bloemer and Ruyter, 1998) and some researcher also used it as mediating variable between perceived product/service quality and loyalty (e.g. Bei and Chiao, 2001) in the retail image and service literature. Based on that, the following hypotheses is drawn:

H4: Customers' satisfaction mediates the relationship between brand image benefits and loyalty intention.

Figure 1.1.



2. METHODOLOGY

2.1 Population and Sample

Population is all the generalization region that consisting of the object or subject that has a quantity and characteristics set by the researchers. In this study, population are female consumers of Zoya cosmetics. The sample is subgroup consisting of several members of the population selected for the study (Sekaran, 2013). Because there is unknown number of population, for this research the author decided to conduct the survey from Zoya cosmetics' female customer who are living in Solo, the total sample for this study is 70 respondents.

This study is using purposive sampling technique. Purposive sampling is a sampling technique with certain consideration. In purposive sampling, a person elected to be respondent because it has certain attributes that are important to understand the subject of research (Hair et al, 2009: 85). Since this study examine three variables: brand image, customer satisfaction and loyalty intention, the selected respondent should be female costumer who currently are using or have

been using Zoya cosmetics more than three months. Since consumer who use the products more than three month are already have enough experience about the advantage of Zoya cosmetics (Beauty Journal, 2005).

3. DATA ANALYSIS

The data analysis is a process of simplification of data into a form that is easier to read and interpretation. Analysis of the data used in this study is a quantitative analysis, namely data processing in the form of figures using statistical methods. Methods of data analysis used in this research are multiple linear regression analysis using SPSS which are validity test, reliability test, and multiple linear regression tests. The results in Table 3.1 shows the results that have been extracted and has a loading factor values > 0.3 so that the whole questions to uncover each variable declared valid. shows the result of validity test that have been extracted and has loading factors value which are greater than 0.30 which means all variables are declared free of invalid. Moreover, it can be seen that there are 3 variables which have their own groups. Brand image benefits which is grouped in component 1, customer satisfaction grouped in component 2, loyalty intention in component 3. This result shows that the whole items from all variables are valid, and successfully passed the Confirmatory Factor Analysis test.

In determining the reliability of the technique used in this study is Cronbach alpha. Cronbach alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another (Sekaran, 2013). If the value of Cronbach's Alpha greater ($>$) than 0.70 then it is said reliable (Ghozali, 2012). The result of validity and reliability test can be seen in Table 3.1 bellow:

Table 3.1
Validity and Reliability Test

Variable	Questions	Validity of Brand Image	Validity of Customer Satisfaction	Validity of Loyalty Intention	Cronbach Alpha of Brand Image	Cronbach Alpha of Customer satisfaction	Cronbach Alpha of Loyalty Intention
Brand	1	,771			,978	,977	,952
Image	2	,832					
	3	,822					
	4	,914					
	5	,901					
	6	,935					
	7	,936					
	8	,879					
	9	,865					
	10	,856					
	11	,857					
	12	,874					
	13	,895					
	14	,816					
	15	,811					
Customer	16		,904		,859	,837	,798
Satisfaction	17		,886				
	17		,830				
	19		,959				
	20		,919				
Loyalty	21			,790	,760	,897	,978
Intention	22			,831			
	23			,852			
	24			,551			

3.1. Regression Analysis

Table 3.2
Regression X → M

	Beta Coefficient	t-Value	Significant Level
(constant)	9,323	4,633	.000
Brand Image	,097	4,392	.000

Table 3.2 explains the findings from the first regression analysis model by using SPSS program, the equation model is as follow:

$$\text{Customer Satisfaction} = 0,097 \text{ Brand Image} + e$$

The table shows the coefficient of brand images variable is 0,097, the probability value sig = 0,000 and $\alpha = 0, 05$. It means the probability value sig = 0,000 is smaller than $\alpha = 0, 05$. Or $0,000 < 0, 05$. It can be conclude that Brand Image has significant influence toward Customer Satisfaction variable.

Table 3.3
Regression M → Y

Predictor	Beta coefficient	t-Value	Significant Level
(constant)	-,977	-1,398	0.167
Customer Satisfaction	,836	22,177	.000

Table 3.3 explains the findings from the first regression analysis model by using SPSS program, the equation model is as follows:

$$\text{Loyalty Intention} = 0.024 \text{ Brand Image} + 0.728 \text{ Customer satisfaction} + e$$

The table shows the coefficient of brand image is 0.024 and the probability value sig = 0,006, and $\alpha = 0, 05$. It means the probability value sig = 0,006 is smaller than $\alpha = 0, 05$. Or $0,006 < 0, 05$. The conclusion from this regression is that brand image have significant influence toward loyalty intention. In the other hand, the coefficient of Customer satisfaction variable is 0,728, the probability value sig = 0,000 and $\alpha = 0,05$. It means the probability value sig = 0,000 is smaller than $\alpha = 0, 05$. Or $0,000 < 0, 05$. So the conclusion is Customer satisfaction variable has significant influence toward loyalty intention.

Table 3.4
Regression XM → Y

Predictor	Beta coefficient	t-Value	Significant Level
(constant)	-2,093	-2,703	,009
Customer satisfaction	,782	19,224	,000
Brand Image	,024	2,819	,006

Table 3.4 explains the findings from the first regression analysis model by using SPSS program, the equation model is as follows:

$$\text{Loyalty Intention} = 0.024 \text{ Brand Image} + 0.728 \text{ Customer satisfaction} + e$$

The table shows the coefficient of brand image is 0.024 and the probability value sig = 0,006, and $\alpha = 0,05$. It means the probability value sig = 0,006 is smaller than $\alpha = 0,05$. Or $0,006 < 0,05$. The conclusion from this regression is that brand image have significant influence toward loyalty intention. In the other hand, the coefficient of Customer satisfaction variable is 0,728, the probability value sig = 0,000 and $\alpha = 0,05$. It means the probability value sig = 0,000 is smaller than $\alpha = 0,05$ or $0,000 < 0,05$. So the conclusion is Customer satisfaction variable has significant influence toward loyalty intention.

4. DISCUSSION

From the validity test, we can conclude that overall question's items are consider to be valid items, because questionnaire were able to reveal something that will be measured in this research, so the data can be processed and analysed. In reliability test, based on the test above, all variables are considered as reliable items because the respondents answer consistently. From the T test, we can conclude that both brand image and customer satisfaction have positive and significant impact toward loyalty intention. Furthermore the explanation for this research will be continued below:

Hypothesis 1: There is positive and significant impact of brand image into loyalty intention

From the result of the test, we can conclude that this hypothesis is approved, because from the SPSS calculation, the value of sig brand image is 0.000 or below 0.05. In the other word, it means that brand images which has 5 dimensions (functional, symbolic, social, experiential, appearance) has significant and positive impact toward loyalty intention. This result is partially supported by the past research, (Stephen L. & Wan Omar, 2011) found that four image benefits (i.e. experiential, social, functional image benefits and appearance enhances benefits) have positive significant effects on loyalty intention.

H2: There is positive and significant impact of brand image into customer satisfaction

From the result of the test, we can learn that this hypothesis is approved, because from the SPSS calculation, the value of sig perceived feasibility is 0.000 or below 0.05. In the other word, it means brand image have positive and significant impact into customer satisfaction. This finding is partially supported by Reynolds and Beatty (1999), their finding was only social and functional benefits to be positively related to satisfaction.

H3: There is positive and significant impact on customer satisfaction into loyalty intention

Based on the result of the test, we can conclude that this hypothesis is approved, because from the SPSS calculation, the value of sig perceived feasibility is 0.000 or below 0.05. In the other hand, it means customer satisfaction have positive and significant impact into loyalty intention. Stephen L. and Wan Omar, (2011) also revealed that satisfaction plays a role in enhancing loyalty. Cosmetic users will be more loyal to that particular cosmetic brand when they are satisfied.

H4: Customers' satisfaction mediates the influence of brand image on loyalty intention

Based on the result of Sobel test, we can learn that customer satisfaction as mediating variable has a mediate the influence of brand image on loyalty

intention. Based on the regression result we can also conclude that this research is meet the condition of mediation indicated by Baron and Kenny (1986): (1) the independent variable significantly affects the mediator, (2) the independent variable significantly affects the dependent variable in the absence of the mediator, (3) the mediator has a significant effect on the dependent variable.

From all the findings above, we can learn that all five dimension of brand image have a positive and significant influence on customer satisfaction and loyalty intention, at the same time customer satisfaction itself also positively influence loyalty intention. This finding is supported by the previous research Tsai's (2005) study for instance revealed that symbolic, affective and trade off value is positively related to customers' satisfaction and loyalty intention in the context of coffee, computer and jeans products. Another finding that supported this research finding is Reynolds and Beatty (1999) found social and functional benefits to be positively related to satisfaction. In the other hand, this research is contradicted with the finding (Stephen L. Sondoh Jr. et al., 2007) this study discovered that one of the brand image dimension: symbolic benefit has a negative effect on satisfaction and loyalty.

4.1 Limitation and Suggestion

This study has some limitations that may require future research to address. This research is a survey research using questionnaires in taking responsibility from respondents, since the author was not able to supervise directly and thoroughly on the filling of the answer, the possibility of answers from the respondent does not reflect the actual situation due to the specific conditions of each respondent. Since the respondent of this research were mostly students, they might not determine the real situation of Zoya female customer from different occupation, and the researcher gives some suggestions for the next researcher as follows:

The next researcher is expected to use larger sample with different object so that the result of the research will be more accurate and can be used as the result of comparison.

It is expected to be able to develop this research model by adding another variables that can influence customer satisfaction and loyalty, and the next researcher is expected to add more data collection method such as depth interview or in-depth interview to the respondent, so that the real condition can be seen clearly and support the result of the research collected by using the questionnaire.

4.2 Conclusion

In the final part in this study, the researcher will present the conclusions and limitations of research that would be useful for all parties. Conclusions based on the results of the data analysis will answer the problems that have been formulated according to the research objectives. The conclusions of this research are as follows:

First, we can conclude that the five dimensions of brand image have positive and significant influence on loyalty intention. The implication is that, cosmetic users were having intention to be loyal toward brand Zoya when they perceived high experiential, social, functional, symbolic and appearance enhances benefits from using Zoya cosmetics. At the same time, brand image has positive influence on customer satisfaction while customer satisfaction itself is positively related to loyalty intention, it means that mediation is occurred and it's proved by the result of Sobel test which has explained that customer satisfaction has mediate the influence of brand image on loyalty intention.

Second, this research support the findings from some previous research, which explained that brand image and customer satisfaction plays important role to enhance loyalty intention.

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